

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: MORRISON, LILLIAN

§ Case No. 08-73186

PRINTING, KWIK KOPY

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

BERNARD J. NATALE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$228,563.00

Assets Exempt: \$42,200.00

Total Distribution to Claimants: \$20,035.71

Claims Discharged

Without Payment: \$462,463.66

Total Expenses of Administration: \$8,821.10

3) Total gross receipts of \$ 28,856.81 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$28,856.81 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$168,658.17	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	8,821.10	8,821.10	8,821.10
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	18,557.15	16,728.12	16,728.12	16,728.12
GENERAL UNSECURED CLAIMS (from Exhibit 7)	416,397.57	60,577.83	60,577.83	3,307.59
TOTAL DISBURSEMENTS	\$603,612.89	\$86,127.05	\$86,127.05	\$28,856.81

4) This case was originally filed under Chapter 7 on September 30, 2008.
The case was pending for 15 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 01/15/2010 By: /s/BERNARD J. NATALE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
Petitioner has 1/3 interest in real est, propert	1110-000	22,000.00
Ryobi Press, Engr. Copier, A B Dick Press, Cutte	1129-000	6,850.00
Interest Income	1270-000	6.81
TOTAL GROSS RECEIPTS		\$28,856.81

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	N/A		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Associated Bank	4110-000	40,000.00	N/A	N/A	0.00
Chase Home Finance	4110-000	128,658.17	N/A	N/A	0.00
TOTAL SECURED CLAIMS		\$168,658.17	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
BERNARD J. NATALE, LTD.	3120-000	N/A	130.57	130.57	130.57
BERNARD J. NATALE, LTD.	3110-000	N/A	3,387.50	3,387.50	3,387.50
Mark J Gieringer	2500-000	N/A	147.00	147.00	147.00
BERNARD J. NATALE	2100-000	N/A	3,635.43	3,635.43	3,635.43
PHIL DERRIG	2410-000	N/A	1,500.00	1,500.00	1,500.00
INTERNATIONAL SURETIES, LTD	2300-000	N/A	20.60	20.60	20.60
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	8,821.10	8,821.10	8,821.10

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Internal Revenue Service	5800-000	18,439.55	16,675.37	16,675.37	16,675.37
Illinois Department of Employment Security	5800-000	N/A	52.75	52.75	52.75
Il Departmen of Revenue	5200-000	117.60	N/A	N/A	0.00
TOTAL PRIORITY UNSECURED CLAIMS		18,557.15	16,728.12	16,728.12	16,728.12

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
PYOD LLC as assignee of Citibank	7100-000	N/A	494.69	494.69	27.01
PYOD LLC as assignee of Citibank	7100-000	N/A	2,320.16	2,320.16	126.68
PYOD LLC as assignee of Citibank	7100-000	N/A	7,817.08	7,817.08	426.82
Carlith Printing	7100-000	1,200.00	1,298.00	1,298.00	70.87
ADDVALUE2PRINT LLC	7100-000	N/A	590.00	590.00	32.21
Lewis Paper Co.	7100-000	3,016.05	3,016.05	3,016.05	164.68
Discover Bank/DFS Services LLC	7100-000	N/A	6,972.74	6,972.74	380.72
Internal Revenue Service	7100-000	N/A	4,867.28	4,867.28	265.76
Recovery Management Systems Corporation	7100-000	N/A	1,414.65	1,414.65	77.24
Midland Paper Co	7100-000	7,105.70	7,105.70	7,105.70	387.97
CAPITAL ONE BANK (USA), N.A.	7100-000	N/A	531.41	531.41	29.02
Illinois Department of Employment Security	7100-000	N/A	50.00	50.00	2.73
Kwik Kopy Corporation, Subsidiary of Joe & Rebecca Swierkosz	7100-000	N/A	24,100.07	24,100.07	1,315.88
	7100-000	25,000.00	N/A	N/A	0.00
James Buchanan	7100-000	325,000.00	N/A	N/A	0.00
Jorson & Carlson	7100-000	27.00	N/A	N/A	0.00
I T U	7100-000	429.60	N/A	N/A	0.00
EFI, Inc.	7100-000	225.00	N/A	N/A	0.00
Dex AT&T Advertising	7100-000	1,192.82	N/A	N/A	0.00
Emerge	7100-000	395.65	N/A	N/A	0.00
First Data	7100-000	unknown	N/A	N/A	0.00
Gordon Flesch Co.	7100-000	7,000.00	N/A	N/A	0.00
GFC Leasing #408579	7100-000	unknown	N/A	N/A	0.00
ICED(Kwik Kopy Corp.) One Entrepreneur Way	7100-000	17,412.13	N/A	N/A	0.00
Team Concept Printing	7100-000	2,373.37	N/A	N/A	0.00
Phil Derrig, Landlord	7100-000	6,600.00	N/A	N/A	0.00

Unishippers	7100-000	50.51	N/A	N/A	0.00
Presstek	7100-000	476.32	N/A	N/A	0.00
Orchard Bank HSBC Card Services	7100-000	1,366.03	N/A	N/A	0.00
Quick Tickets	7100-000	24.41	N/A	N/A	0.00
Nicolet	7100-000	125.09	N/A	N/A	0.00
Nicor	7100-000	405.72	N/A	N/A	0.00
Creative Letter & Office Svcs	7100-000	400.00	N/A	N/A	0.00
Unishippers c/o ICA Collections	7100-000	0.00	N/A	N/A	0.00
Kwik Kopy Printing	7100-000	80.00	N/A	N/A	0.00
Sears - Gold Mastercard (Citibank)	7100-000	2,000.00	N/A	N/A	0.00
Menards Retail Services	7100-000	727.93	N/A	N/A	0.00
Carson Pirie Scott	7100-000	442.84	N/A	N/A	0.00
Accurate Printing	7100-000	80.27	N/A	N/A	0.00
Citi Bank (Sears)	7100-000	1,000.00	N/A	N/A	0.00
CE Printed Products	7100-000	1,705.00	N/A	N/A	0.00
Citi Bank (Sears) c/o Alliance Receivables Mgmt	7100-000	417.21	N/A	N/A	0.00
Citi Cards Customer Service	7100-000	7,366.48	N/A	N/A	0.00
Carlson Craft	7100-000	192.07	N/A	N/A	0.00
Americal	7100-000	779.53	N/A	N/A	0.00
ADD2 Value Ivan Rock Road	7100-000	550.00	N/A	N/A	0.00
AT&T Phone	7100-000	463.79	N/A	N/A	0.00
Commonwealth Edison Bill Payment Center	7100-000	767.05	N/A	N/A	0.00
Capital One	7100-000	unknown	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS		416,397.57	60,577.83	60,577.83	3,307.59

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 08-73186

Trustee: (330370) BERNARD J. NATALE

Case Name: MORRISON, LILLIAN

Filed (f) or Converted (c): 09/30/08 (f)

§341(a) Meeting Date: 10/30/08

Period Ending: 01/15/10

Claims Bar Date: 02/24/09

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 Petitioner owns, estate residence located at 218	200,000.00	0.00	DA	0.00	FA
2 Petitioner has 1/3 interest in real est, propert TRUSTEE HAS NEGOTIATED SALE OF DEBTOR'S INTEREST TO CO-OWNER	52,000.00	17,000.00		22,000.00	FA
3 Cash	100.00	0.00	DA	0.00	FA
4 Checking acct. - personal @ Associated Bank	300.00	0.00	DA	0.00	FA
5 Checking - personal \$500.00 & Business \$700.00 @	1,200.00	0.00	DA	0.00	FA
6 Two business accts. at Associated Bank	1,000.00	0.00	DA	0.00	FA
7 Security deposit with Com Ed	Unknown	0.00	DA	0.00	FA
8 Security deposit with Nicor for business Kwik Ko	Unknown	0.00	DA	0.00	FA
9 Eight rooms of Household furniture, furnishings	700.00	0.00	DA	0.00	FA
10 Necessary wearing apparel	200.00	0.00	DA	0.00	FA
11 Costume jewelry only	100.00	0.00	DA	0.00	FA
12 Photographic equipment.	100.00	0.00	DA	0.00	FA
13 IRA - \$15,000.00 IRA - \$5,000.00 IRA - \$2,000.00	22,000.00	0.00	DA	0.00	FA
14 Stock in Associated Bank	500.00	0.00	DA	0.00	FA
15 Accounts Receivable of Kwik Kopy Printing Co.	Unknown	5,000.00	DA	0.00	FA
16 Kwik Kopy Printing Franchise	0.00	0.00	DA	0.00	FA
17 Customer List of Kwik Kopy Printing	0.00	0.00	DA	0.00	FA
18 2002 Pontiac Grand Prix (150,000 miles)	1,000.00	0.00	DA	0.00	FA
19 2001 Pontiac Grand Am (190,000 miles) (Used for	863.00	413.00	DA	0.00	FA
20 Cash Register, File Cabinet, Desks, Chairs, Coun	400.00	0.00	DA	0.00	FA
21 Ryobi Press, Engr. Copier, A B Dick Press, Cutte	28,000.00	7,200.00		6,850.00	FA
22 Paper and Envelopes	100.00	100.00	DA	0.00	FA
23 Dog	0.00	0.00	DA	0.00	FA
Int INTEREST (u)	Unknown	N/A		6.81	FA
24 Assets Totals (Excluding unknown values)	\$308,563.00	\$29,713.00		\$28,856.81	\$0.00

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 08-73186

Trustee: (330370) BERNARD J. NATALE

Case Name: MORRISON, LILLIAN

Filed (f) or Converted (c): 09/30/08 (f)

§341(a) Meeting Date: 10/30/08

Period Ending: 01/15/10

Claims Bar Date: 02/24/09

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					

Major Activities Affecting Case Closing:

TRUSTEE TO SELL CO-OWNED REAL ESTATE.

Initial Projected Date Of Final Report (TFR): December 31, 2010

Current Projected Date Of Final Report (TFR): August 20, 2009 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-73186
Case Name: MORRISON, LILLIAN

Trustee: BERNARD J. NATALE (330370)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****03-65 - Money Market Account
Blanket Bond: \$552,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: 35-6799605

Period Ending: 01/15/10

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
12/16/08	{21}	BARRINGTON PRINT & COPY	SALE OF ASSETS	1129-000	6,850.00		6,850.00
12/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	0.14		6,850.14
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	0.33		6,850.47
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	0.31		6,850.78
03/10/09	1001	PHIL DERRIG	PAYMENT OF ADMIN RENT PER ORDER ENTERED 3/9/09	2410-000		1,500.00	5,350.78
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	0.33		5,351.11
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	0.26		5,351.37
05/29/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	0.25		5,351.62
06/01/09	{2}	Amcore Bank on behalf of Mary Ann Madray	Sale of debtor's interest in Wisconsin property	1110-000	22,000.00		27,351.62
06/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	1.25		27,352.87
07/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	1.39		27,354.26
08/13/09	1002	INTERNATIONAL SURETIES, LTD	BOND PREMIUM PAYMENT ON BANK BALANCE AS OF 06/01/2009 FOR CASE #08-73186, BOND #016018067 06/01/09-06/01/10	2300-000		20.60	27,333.66
08/19/09		To Account #*****0366	Pay Fees for Execution of Quit Claim	9999-000		200.00	27,133.66
08/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	1.38		27,135.04
09/28/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	1.17		27,136.21
09/28/09		To Account #*****0366	Transfer for Final Disbursement	9999-000		27,136.21	0.00

ACCOUNT TOTALS	28,856.81	28,856.81	\$0.00
Less: Bank Transfers	0.00	27,336.21	
Subtotal	28,856.81	1,520.60	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$28,856.81	\$1,520.60	

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-73186
Case Name: MORRISON, LILLIAN

Trustee: BERNARD J. NATALE (330370)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****03-66 - Checking Account
Blanket Bond: \$552,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: 35-6799605
Period Ending: 01/15/10

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
08/19/09		From Account #*****0365	Pay Fees for Execution of Quit Claim	9999-000	200.00		200.00
08/19/09	101	Mark J Gieringer	Ref # QUIT CLAIM	2500-000		147.00	53.00
09/28/09		From Account #*****0365	Transfer for Final Disbursement	9999-000	27,136.21		27,189.21
10/01/09	102	BERNARD J. NATALE	Dividend paid 100.00% on \$3,635.43, Trustee Compensation; Reference:	2100-000		3,635.43	23,553.78
10/01/09	103	Carlith Printing	Distribution paid 5.46% on \$1,298.00; Claim# 4; Filed: \$1,298.00; Reference: 3150	7100-000		70.87	23,482.91
10/01/09	104	ADDVALUE2PRINT LLC	Distribution paid 5.46% on \$590.00; Claim# 5; Filed: \$590.00; Reference:	7100-000		32.21	23,450.70
10/01/09	105	Lewis Paper Co.	Distribution paid 5.46% on \$3,016.05; Claim# 6; Filed: \$3,016.05; Reference: 0090	7100-000		164.68	23,286.02
10/01/09	106	Discover Bank/DFS Services LLC	Distribution paid 5.46% on \$6,972.74; Claim# 7; Filed: \$6,972.74; Reference: 7088	7100-000		380.72	22,905.30
10/01/09	107	Recovery Management Systems Corporation	Distribution paid 5.46% on \$1,414.65; Claim# 9; Filed: \$1,414.65; Reference: 6839	7100-000		77.24	22,828.06
10/01/09	108	Midland Paper Co	Distribution paid 5.46% on \$7,105.70; Claim# 10; Filed: \$7,105.70; Reference: 4376	7100-000		387.97	22,440.09
10/01/09	109	CAPITAL ONE BANK (USA), N.A.	Distribution paid 5.46% on \$531.41; Claim# 11; Filed: \$531.41; Reference: 3465	7100-000		29.02	22,411.07
10/01/09	110	Kwik Kopy Corporation, Subsidiary of	Distribution paid 5.46% on \$24,100.07; Claim# 13; Filed: \$24,100.07; Reference: STORE 874	7100-000		1,315.88	21,095.19
10/01/09	111	BERNARD J. NATALE, LTD.	Combined Check for Claims#ATTY,EXP			3,518.07	17,577.12
			Dividend paid 100.00% on \$3,387.50; Claim# ATTY; Filed: \$3,387.50	3110-000			17,577.12
			Dividend paid 100.00% on \$130.57; Claim# EXP; Filed: \$130.57	3120-000			17,577.12
10/01/09	112	Illinois Department of Employment Security	Combined Check for Claims#12U,12P			55.48	17,521.64
			Dividend paid 5.46% on \$50.00; Claim# 12U; Filed: \$50.00	7100-000			17,521.64
			Dividend paid 100.00% on \$52.75; Claim# 12P; Filed: \$52.75	5800-000			17,521.64
10/01/09	113	Internal Revenue Service	Combined Check for Claims#8U,8P			16,941.13	580.51
			Dividend paid 5.46% on \$4,867.28; Claim# 8U;	7100-000			580.51

Subtotals : \$27,336.21 \$26,755.70

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-73186
Case Name: MORRISON, LILLIAN

Trustee: BERNARD J. NATALE (330370)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****03-66 - Checking Account
Blanket Bond: \$552,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: 35-6799605
Period Ending: 01/15/10

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
			Filed: \$4,867.28; Reference: 8706-AKA/KWIK KOPY PRTG				
			Dividend paid 100.00% on \$16,675.37; Claim# 8P; Filed: \$16,675.37; Reference: 8706-AKA/KWIK KOPY PRTG	16,675.37 5800-000			580.51
10/01/09	114	PYOD LLC as assignee of Citibank	Combined Check for Claims#1,2,3			580.51	0.00
			Dividend paid 5.46% on \$494.69; Claim# 1; Filed: \$494.69; Reference: 7902	27.01 7100-000			0.00
			Dividend paid 5.46% on \$2,320.16; Claim# 2; Filed: \$2,320.16; Reference: 2671	126.68 7100-000			0.00
			Dividend paid 5.46% on \$7,817.08; Claim# 3; Filed: \$7,817.08; Reference: 4130	426.82 7100-000			0.00

ACCOUNT TOTALS	27,336.21	27,336.21	\$0.00
Less: Bank Transfers	27,336.21	0.00	
Subtotal	0.00	27,336.21	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$27,336.21	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****03-65	28,856.81	1,520.60	0.00
Checking # ***-*****03-66	0.00	27,336.21	0.00
	\$28,856.81	\$28,856.81	\$0.00